



Patent
Attorney's Docket No. 029685-015 31202

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Grant SIMONDS) Group Art Unit:2672
Application No. 09/932,667) Examiner: Unassigned
Filed: August 17, 2001)
For: Improved Method and System of)
Effecting a Financial Transaction)

RECEIVED
NOV 21 2001
Technology Center 2600

INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

No additional fee for submission of an IDS is required.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

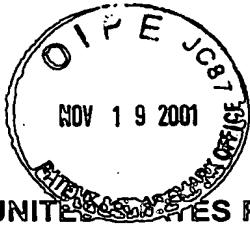
Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404
Alexandria, Virginia 22313-1404
(919) 941-9240

Date: November 19, 2001

By: 
Theodosios Thomas
Registration No. 45,159



Patent
Attorney's Docket No. 029685-015

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Grant SIMONDS) Group Art Unit: 2672
Application No. 09/932,667) Examiner: Unassigned
Filed: August 17, 2001)
For: Improved Method and System of)
Effecting a Financial Transaction)

RECEIVED
NOV 21 2001
Technology Center 2600

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicant hereby submits the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

The documents are being submitted within 3 months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore no fee or certification is required under 37 C.F.R. § 1.97(b).

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

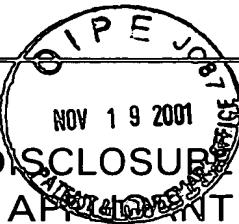
Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: 
Theodosios Thomas
Registration No. 45,159

P.O. Box 1404
Alexandria, VA 22313-1404
Phone: (919) 941-9240

Date: November 19, 2001



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

SHEET 1 OF 1

ATTORNEY'S DKT NO.
029685-015

APPLICATION NO.
09/932,667

APPLICANT
Grant SIMONDS

FILING DATE
August 17, 2001

GROUP
2672

U.S. PATENT DOCUMENTS

RECEIVED
NOV 21 2001
Technology Center 2600

FOREIGN PATENT DOCUMENTS

NON-PATENT LITERATURE DOCUMENTS

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231.